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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:

Dominic Morea, et. al.  
32214

Serial No.: 09/476,384

Filed: December 30, 1999

For: METHOD AND SYSTEM FOR PROVIDING  
PERSONAL MERCHANT ACCOUNTS TO  
INTERNET CONSUMERS

)  
)  
) Attorney Docket No.: 4526-

)  
) Group Art Unit: 3624

)  
) Examiner: Jeffrey Pwu

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NOV 13 2002

**GROUP 3600**

Commissioner for Patents  
Washington, D.C. 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

In compliance with the Applicants' duty of disclosure under 37 CFR §1.56, Applicants bring the attached documents to the attention of the U.S. Patent and Trademark Office in accordance with the provisions of 37 CFR §1.97-98.

The documents were cited in one or more of the related applications: 09/476,386; 09/476,385; 09/570,245; and 09/613,615.

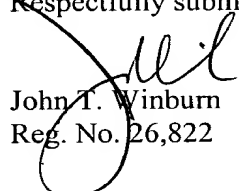
The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

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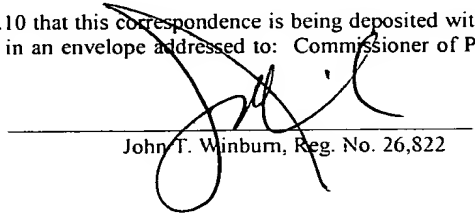
Respectfully submitted,

  
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I hereby certify under 37 C.F.R. § 1.10 that this correspondence is being deposited with the United States Postal Service by Express Mail No. EV025489837US in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on November 8, 2002.

  
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